



General Assembly

February Session, 2014

***Raised Bill No. 10***

LCO No. 27

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Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***AN ACT CONCERNING DEDUCTIBLES FOR BREAST ULTRASOUND SCREENINGS.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-503 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective January 1, 2015*):

3 (a) (1) Each individual health insurance policy providing coverage  
4 of the type specified in subdivisions (1), (2), (4), (10), (11) and (12) of  
5 section 38a-469 delivered, issued for delivery, renewed, amended or  
6 continued in this state shall provide benefits for mammographic  
7 examinations to any woman covered under the policy that are at least  
8 equal to the following minimum requirements: (A) A baseline  
9 mammogram for any woman who is thirty-five to thirty-nine years of  
10 age, inclusive; and (B) a mammogram every year for any woman who  
11 is forty years of age or older.

12 (2) Such policy shall provide additional benefits for:

13 (A) Comprehensive ultrasound screening of an entire breast or

14 breasts if a mammogram demonstrates heterogeneous or dense breast  
15 tissue based on the Breast Imaging Reporting and Data System  
16 established by the American College of Radiology or if a woman is  
17 believed to be at increased risk for breast cancer due to family history  
18 or prior personal history of breast cancer, positive genetic testing or  
19 other indications as determined by a woman's physician or advanced  
20 practice registered nurse; and

21 (B) Magnetic resonance imaging of an entire breast or breasts in  
22 accordance with guidelines established by the American Cancer  
23 Society.

24 (b) Benefits under this section shall be subject to any policy  
25 provisions that apply to other services covered by such policy, except  
26 that no such policy that is not a high deductible health plan, as that  
27 term is used in section 38a-493, shall impose a deductible for a  
28 comprehensive ultrasound screening of an entire breast or breasts  
29 under subparagraph (A) of subdivision (2) of subsection (a) of this  
30 section.

31 (c) Each mammography report provided to a patient shall include  
32 information about breast density, based on the Breast Imaging  
33 Reporting and Data System established by the American College of  
34 Radiology. Where applicable, such report shall include the following  
35 notice: "If your mammogram demonstrates that you have dense breast  
36 tissue, which could hide small abnormalities, you might benefit from  
37 supplementary screening tests, which can include a breast ultrasound  
38 screening or a breast MRI examination, or both, depending on your  
39 individual risk factors. A report of your mammography results, which  
40 contains information about your breast density, has been sent to your  
41 physician's office and you should contact your physician if you have  
42 any questions or concerns about this report."

43 Sec. 2. Section 38a-530 of the general statutes is repealed and the  
44 following is substituted in lieu thereof (*Effective January 1, 2015*):

45 (a) (1) Each group health insurance policy providing coverage of the  
46 type specified in subdivisions (1), (2), (4), (11) and (12) of section 38a-  
47 469 delivered, issued for delivery, renewed, amended or continued in  
48 this state shall provide benefits for mammographic examinations to  
49 any woman covered under the policy that are at least equal to the  
50 following minimum requirements: (A) A baseline mammogram for  
51 any woman who is thirty-five to thirty-nine years of age, inclusive; and  
52 (B) a mammogram every year for any woman who is forty years of age  
53 or older.

54 (2) Such policy shall provide additional benefits for:

55 (A) Comprehensive ultrasound screening of an entire breast or  
56 breasts if a mammogram demonstrates heterogeneous or dense breast  
57 tissue based on the Breast Imaging Reporting and Data System  
58 established by the American College of Radiology or if a woman is  
59 believed to be at increased risk for breast cancer due to family history  
60 or prior personal history of breast cancer, positive genetic testing or  
61 other indications as determined by a woman's physician or advanced  
62 practice registered nurse; and

63 (B) Magnetic resonance imaging of an entire breast or breasts in  
64 accordance with guidelines established by the American Cancer  
65 Society.

66 (b) Benefits under this section shall be subject to any policy  
67 provisions that apply to other services covered by such policy, except  
68 that no such policy that is not a high deductible health plan, as that  
69 term is used in section 38a-512, shall impose a deductible for a  
70 comprehensive ultrasound screening of an entire breast or breasts  
71 under subparagraph (A) of subdivision (2) of subsection (a) of this  
72 section.

73 (c) Each mammography report provided to a patient shall include  
74 information about breast density, based on the Breast Imaging  
75 Reporting and Data System established by the American College of

76 Radiology. Where applicable, such report shall include the following  
77 notice: "If your mammogram demonstrates that you have dense breast  
78 tissue, which could hide small abnormalities, you might benefit from  
79 supplementary screening tests, which can include a breast ultrasound  
80 screening or a breast MRI examination, or both, depending on your  
81 individual risk factors. A report of your mammography results, which  
82 contains information about your breast density, has been sent to your  
83 physician's office and you should contact your physician if you have  
84 any questions or concerns about this report."

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2015</i>	38a-503
Sec. 2	<i>January 1, 2015</i>	38a-530

***Statement of Purpose:***

To prohibit insurers from imposing a deductible for certain breast ultrasound screenings.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*